Docket No. 4551-4001

IN THE UNITED STATES PATENT AND TRADEMARK OFFI

Applicant(s):

Robert Wallach & Jasper Jackson

Group Art Unit:

3626

Serial No.:

09/645,020

Examiner:

Frenel, Vanel

Filed:

August 23, 2000

For:

Insurance Incentive Program For Promoting The Purchase or Lease of an Automobile GROUP ROWS

INFORMATION DISCLOSURE STATEMENT

Mail Stop IDS Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

1.	For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
2.	For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application.
3.	Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in application Serial No, filed

4.	No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Stateme since it is being filed in compliance with:						
			37 C.F.R. §1.97(b)(1), wapplication other than a		hree months of the filing date of a national or		
					hree months of the date of entry into the .491 in an international application; or		
			37 C.F.R. §1.97(b)(3), b merits; or	efore t	he mailing date of a first Office action on the		
			37 C.F.R. §1.97(b)(4), b filing of an RCE under §		he mailing date of a first office action after the		
5.	\boxtimes	A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):					
			A check in the amount of	of \$180	0.00 is enclosed in payment of the fee.		
		\boxtimes			ount No. <u>13-4500</u> , Order No. <u>4551-4001</u> . A SHEET IS ATTACHED.		
X	re A	ne Commissioner is hereby authorized to charge any additional fees which may be quired for this Information Disclosure Statement, or credit any overpayment to Deposit count No. 13-4500.,Order No. 4551-4001. A DUPLICATE COPY OF THIS SHEET ATTACHED.					
					Respectfully submitted, MORGAN & FINNEGAN, L.L.P.		
Date	ed: <u>D</u> e	ecembe:	r 5, 2003	Ву:	Daniel C. Sheridan Registration No. 53,585		

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INFORMATION DISCLOSURE CITATION

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Attorney Docket:	Serial No.:	
4551-400	09/645,020	
Applicant:	<u> </u>	
Robert Wallach et al.		
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EXAMINER:	: Initial if reference considered, whether or not citation is in conformance with MPEP §609.			
	Draw line through citation if not in conformance and not considered.			
	Include copy of this form with next communication to Applicant.			